

Consider Optional Long-Term Disability

Disability coverage helps protect a portion of your income if you are disabled due to a covered illness, pregnancy or accidental injury. Eligible employees are automatically enrolled in the state's short-term disability (STD) program for employees only. The premium is paid by the State. The State also offers a voluntary employee-paid, long-term disability (LTD) program for employees. The only time you can enroll in LTD is within 31 days of your date of hire or during the annual open enrollment period.

The Public Employees Retirement Association (PERA) also provides no-cost short-term disability and disability retirement to vested employees with five years of PERA covered employment. The PERA and State disability plans are separate programs and you may become eligible for the benefits at different times. If eligible for both, you must apply for both. The benefits will be coordinated. Please review the comparison table below. If you have questions regarding the plans, contact your agency payroll or personnel administrator or PERA's Customer Service Center.

The State's Long-Term Disability program is not part of the Salary Reduction Plan. Participation does not reduce PERA benefits and unlike STD benefits, which are taxable as income, your LTD benefits are not taxable.